

ask



SHIP

Q: Last month, we discussed many of the color-coded mailers CMS and Social Security mail this time of year. What are some of the other mailers you might expect to receive?

A: Many important mailings from Medicare and Social Security are mailed this time of year to prepare us for the Annual Open Enrollment (October 15 – December 7). Some of these mailings require action from you, so know what to look for.

September

Social Security Notice to Review Eligibility for Extra Help – sent to people who need to show if they continue to qualify for Extra Help in 2013. Reply within 30 days.

Plan Annual Notice of Change (ANOC) and Evidence of Coverage (EOC) – sent from your current drug or Medicare Advantage plan outlining your 2013 formulary, benefit, and/or premium changes.

Plan LIS Rider – People who qualify for Extra Help will get this from their plan telling them how much help they'll get in 2013.

Notice of Creditable Coverage – sent by employers/ unions and other group health plans to tell all Medicare-eligible enrollees whether or not their drug coverage is creditable.

October

Plan Marketing Materials – Plans will begin sending marketing materials on October 1. Use these to compare plans before Open Enrollment.

Plan Non-Renewal Notice – sent to those whose plan is leaving the Medicare Program. Look for a new plan for 2013.

November

CMS Non-Renewal Reminder Notice – sent to people who don't get Extra Help and whose plan is leaving the Medicare Program that they need to choose a new plan for 2013.

Social Security Part B & Part D Income-Related Premium

Adjustment Notice – tells higher-income consumers about income-related Part B and Part D premium adjustments.

Social Security LIS Determination Decision Notice – tells people if they still qualify for Extra Help in the coming year.

Social Security LIS and MSP Outreach Notice – Tells people who may be eligible for the Medicare Savings Programs for help with Part B costs and the Extra Help available for Medicare prescription drug coverage.

December

Social Security Benefit Rate Change (BRI) Notice – informs people of their benefit payment changes for the coming year due to cost of living increases, variations in the premiums that are withheld, etc.

If you have questions about these notices or anything else related to Medicare, contact SHIP for help. Call 1-800-452-4800, or visit www.medicare.in.gov.

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. To schedule an appointment with SHIP, call 1-800-452-4800, TTY 1-866-846-0139 or visit www.Medicare.IN.gov to find your local site.